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Transforming Transactions
into Relationships

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Date: **May 14, 2008**Number of pages including cover page: **3**To: **John M. Winter**From: **Michael Chan**Company: **U.S. Patent & Trademark Office**Company: **NCR Corporation, Law Department**Fax Number: **571-273-8300**Fax Number: **937-445-6794**Phone Number: **571-272-6713**Phone Number: **937-445-4956****If you encounter any problems during transmission, please call the above phone number. Thank you.***This information is confidential. Please keep your copy safeguarded.*U.S. Serial No. **10/022,957**Group Art Unit: **3621**Attorney Docket No. **9852.00**Examiner: **John M. Winter**

Attached herewith is the following item for the above-identified patent application:

- (1) a Reply Brief which responds to the Examiner's Answer of March 21, 2008 (2 sheets).

Respectfully submitted,

Michael Chan

Reg. No. 33,663

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

Dayton, Ohio

Docket No. 9852.00

Application of

MAY 14 2008

Wayne M. Doran

Serial No. 10/022,957

Group Art Unit: 3621

Filed: December 18, 2001

Examiner: John M. Winter

For: **ISSUING CERTIFIED CHECKS OVER THE INTERNET**

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P.O. Box 1450
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REPLY BRIEF

Sir:

This Reply Brief responds to the Examiner's Answer dated March 21, 2008. No fees are required for filing this Reply Brief. However, should it be necessary, the Office is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 14-0225 of NCR Corporation, the assignee of the present application.

First, Applicant notes that the Examiner's Answer rejects claims 51, 52, 54, 55, 56, 61, and 62 of the present application. In this regard, Applicant would like to respectfully point out that claims 51, 52, 54, 55, 56, 61, and 62 of the present application are not being appealed. Only claims 48, 49, 50, 53, 57, 58, 59, and 60 are being appealed.

Second, Applicant notes that the Examiner's Answer specifically refers to the last sentence contained in the paragraph beginning on page 7, line 25 of Talati (see specifically

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page 7, lines 38-44 of Talati), and states that the "payee bank" is a financial institution. In this regard, Applicant agrees with the Examiner that the payee bank is a financial institution. However, the payee bank in Talati does not generate any validation number as the Examiner would like to suggest. As already pointed out in Applicant's Appeal Brief, the UTID in Talati is a "unique transaction identifier" which is generated by the purchaser in the transaction, and not by the bank or financial institution (see Figure 5; column 2, line 55 to column 3, line 3; and column 5, lines 50-67 of the specification of Talati). Note that it is the processor 70 of the client or purchaser 50 which is generating the UTID Talati. The processor 70 in Talati is not that of a bank or a financial institution as the Examiner would like to suggest.

Respectfully submitted,



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